

UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA  
FORT MYERS DIVISION

YUNIER M. FERNANDEZ  
VALDES and ANA E. DELGADO,

Plaintiffs,

v.

Case No.: 2:23-cv-472-SPC-KCD

AMERICAN SECURITY  
INSURANCE COMPANY,

Defendant.

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**ORDER**

This is an insurance dispute stemming from Hurricane Ian. The parties disagree on the cost to repair the property but agree that the dispute can go to appraisal. (Doc. 12.)

When an insurance policy contains an appraisal provision, “the right to appraisal is not permissive but is instead mandatory, so once a demand for appraisal is made, ‘neither party has the right to deny that demand.’” *McGowan v. First Acceptance Ins. Co., Inc.*, 411 F. Supp. 3d 1293, 1296 (M.D. Fla. 2019) (quoting *United Cmty. Ins. Co. v. Lewis*, 642 So. 2d 59, 60 (Fla. 3d DCA 1994)). And like other stipulations about dispute resolution, the court enforces contractual appraisal provisions by non-dispositive order. *See Positano Place at Naples II Condo. Ass’n, Inc. v. Empire Indem. Ins. Co.*, No.

2:21-cv-181-SPC-MRM, 2022 WL 714809, \*2 (M.D. Fla. Mar. 10, 2022) (“[B]ecause appraisal will not dispose of any claims or defenses, the Court does not treat the motion to compel appraisal as one for summary judgment.”).

As the parties have agreed that appraisal is appropriate, their request will be granted. Further, the parties request a stay during appraisal. The Hurricane Ian Scheduling Order contemplates such relief if the parties agree that appraisal is appropriate. (Doc. 6 at 2.) Thus, the case will be stayed. All deadlines and events in the Hurricane Ian Scheduling Order (Doc. 6) are suspended.

According, it is hereby **ORDERED**:

1. Defendant’s Motion to Compel Appraisal and Stay (Doc. 12) is **GRANTED**.
2. This case is **STAYED** pending appraisal, and the Clerk must add a stay flag to the file.
3. The parties are **DIRECTED** to file a joint report on the status of appraisal on or before **October 11, 2023**, and every ninety days thereafter until appraisal has ended.
4. Within 15 days of a signed appraisal award, the parties are **DIRECTED** to jointly notify the Court of (a) what issues, if any, remain for the Court to resolve; (b) whether the stay needs to be lifted; and (c) how this action should proceed, if at all.

5. If the parties cannot agree on the selection of appraisers and an umpire, they must notify the undersigned by **July 28, 2023**.

**ORDERED** in Fort Myers, Florida this July 13, 2023.



Kyle C. Dudek  
United States Magistrate Judge

Copies: All Parties of Record